

Closing Instructions

RETURN LOAN DOCUMENTS TO:

New Century Mortgage Corporation
 21600 Oxnard St, Ste 900
 Woodland Hills, CA 91367
 888-840-3863
 Account Manager Name: Jennifer Jackson
 Escrow: GATEWAY TITLE
 9255 SUNSET BL #710
 WEST HOLLYWOOD, CA 90069
 (310)385-6964
 Escrow Officer: EVELYNE LACHKAR
 Escrow Number: NEVIS

Loan Number: 1008151947
 Transaction Name: NEVIS
 Document Date: 06/08/2006
 Funder Name:
 Title: FINANCIAL TITLE
 333 N GLENOAKS BL #200
 Burbank, CA 91502
 (818)557-1016
 Title Officer: BRIGET FODOR
 Title Number: 259440

Borrower: AUDRY MCNAMARA NEVIS
 Vesting: AUDRY MCNAMARA NEVIS, Unmarried Woman

Property Address:
 16 CREEKSIDE DRIVE, San Rafael, CA 94903-

First Payment Date: 08/01/2006
 Last Payment Date: 07/01/2036
 Loan Term: 360 Interest Rate: 6.800

County: Marin
 Principal and Interest Payment \$ 5,736.95

Loan Document Expiration Date: 07/11/2006

Loan Approval Expiration Date: 06/21/2006

We enclose the documents indicated below. Please return all documents and copies as indicated complete with the Borrower's signature(s) and acknowledgment as indicated. DELIVER ONE COPY OF THE PROMISSORY NOTE, SECURITY INSTRUMENT, RIDERS, DISCLOSURES AND OTHER SPECIFIED DOCUMENTS TO THE BORROWER(S) AFTER FORMS ARE COMPLETED AND SIGNED BY BORROWER(S). THE TOTAL CONSIDERATION IN THIS TRANSACTION, EXCEPT FOR OUR LOAN FUNDS, AND APPROVED SECONDARY FINANCING, IF ANY, MUST PASS THROUGH YOUR ESCROW IN THE FORM OF CASH. DO NOT RECORD OUR SECURITY INSTRUMENT IF YOU HAVE KNOWLEDGE OF A CONCURRENT OR SUBSEQUENT ESCROW THAT WILL TRANSFER SUBJECT PROPERTY UPON COMPLETION OF THIS TRANSACTION.

Do not make any amendments, erasures, strikeouts, white outs or alterations to the documents without Lender's prior approval.

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|-------------------------------------|---|-------------------------------------|---|
| <input checked="" type="checkbox"/> | NOTE: Original and Certify 3 copies | | |
| <input checked="" type="checkbox"/> | SECURITY INSTRUMENT: Conform and Certify 2 copies | <input checked="" type="checkbox"/> | HAZARD INSURANCE REQUIREMENTS |
| <input checked="" type="checkbox"/> | RIDER(S) to NOTE and SECURITY INSTRUMENT: Conform and Certify 2 copies | <input checked="" type="checkbox"/> | LOAN APPLICATION, Borrower to sign |
| <input checked="" type="checkbox"/> | ADDENDUM to NOTE and SECURITY INSTRUMENT: Conform and Certify 2 copies | <input type="checkbox"/> | LOAN APPROVAL CONDITIONS ATTACHMENT |
| <input checked="" type="checkbox"/> | LENDER'S INSTRUCTIONS: Signed by Borrower and Closing Officer/Agent | <input checked="" type="checkbox"/> | INITIAL ESCROW ACCOUNT NOTICE |
| <input checked="" type="checkbox"/> | ADDENDUM TO LENDER'S INSTRUCTIONS: Signed by Closing Officer/Agent | <input checked="" type="checkbox"/> | IMPOUND AUTHORIZATION |
| <input checked="" type="checkbox"/> | DISCLOSURES (Reg. Z, Good faith/Itemization, Fair Lending, Servicing Transfer) | <input checked="" type="checkbox"/> | DISCLOSURE STATEMENT |
| <input checked="" type="checkbox"/> | Rescission Notice: 2 copies to each Borrower complete with accurate transaction and cancellation dates. | <input checked="" type="checkbox"/> | PAYMENT LETTER |
| <input type="checkbox"/> | | <input checked="" type="checkbox"/> | INFORMATION FOR GOVERNMENT MONITORING |
| <input checked="" type="checkbox"/> | OCCUPANCY AGREEMENT | <input checked="" type="checkbox"/> | BORROWER NOTICE |
| <input checked="" type="checkbox"/> | COMPLIANCE AGREEMENT | <input type="checkbox"/> | NOTICE OF ASSIGNMENT, SALE OR TRANSFER: |
| <input checked="" type="checkbox"/> | W-9 CERTIFICATION | | Closing Agent to provide one copy to borrower and |
| <input checked="" type="checkbox"/> | 30 DAY LETTER | | return signed copy to Lender. |
| <input type="checkbox"/> | IRS 4506 FORM | | |
| <input type="checkbox"/> | FLOOD NOTICE | | |
| <input checked="" type="checkbox"/> | NAME AFFIDAVIT | | |
| <input checked="" type="checkbox"/> | CERTIFICATION & AUTHORIZATION | | |
| <input checked="" type="checkbox"/> | ARM DISCLOSURE | | |

IN ADDITION TO THE DOCUMENTS NAMED ABOVE, FURNISH THE FOLLOWING INDICATED ITEMS WHEN REQUESTING LOAN FUNDS. YOU MAY REQUEST LOAN FUNDS WHEN ALL CONDITIONS HAVE BEEN MET.

- | | |
|-------------------------------------|--|
| <input checked="" type="checkbox"/> | Certified copy of original Escrow/Closing Instructions together with any/all Amendment(s) thereto. |
| <input type="checkbox"/> | Certified copy of the purchase agreement, deposit receipt together with any/all Addendum thereto |
| <input type="checkbox"/> | Estimated Closing Statement/HUD-1: 2 Certified copies |
| <input checked="" type="checkbox"/> | First Lien Letter: Signed by title officer assuring our 1st Lien Position in this transaction. |
| <input type="checkbox"/> | Closing Protection Letter: Signed by title officer assuring our loan funds will be used in accordance with our instructions |
| <input type="checkbox"/> | Water Stock Certificate showing Lender as first Pledgee, if applicable. |
| <input checked="" type="checkbox"/> | Registered Domestic Partners/Civil Unions where the subject property is located in CA, CT or VT, the non-borrowing Registered Partner may be required to execute the Security Instrument and Riders, TIL, and Right of Rescission (if applicable). |
| <input type="checkbox"/> | |

EXHIBIT A

Loan Number: 1008151947

DOCUMENT COMPLETION, EXECUTION AND DISTRIBUTION

For a purchase transaction, the closing must be in conformity with the final original sales contract, as amended, with respect to sales price, down payment, parties and terms as approved by Lender. For a refinance transaction, the closing agent must review the date of the transaction and cancellation date on the Notice of Right to Cancel prior to the Borrower signing the document. Provide each Borrower and each person having ownership interest in the secured property with 2 copies of the completed, executed document for his/her records. IF A BORROWER OR OWNER INDICATES A DESIRE TO CANCEL THIS TRANSACTION, DO NOT FUND THE LOAN. CONTACT LENDER IMMEDIATELY FOR FURTHER INSTRUCTIONS.

All documents must be signed exactly as the name of the Borrower is typed under the signature line. Try to use blue ink to distinguish original signatures on documents. All forms bearing a notary section must be notarized by the Closing Agent. If a typed Loan Application form is included with loan documents, it must be signed by the Borrower. **Do not make any amendments, erasures, strikeouts, white outs or alterations to the documents without Lender's prior approval.** If approved, additions and/or strikeouts must be initialed by all parties required to sign the document. A non-titled spouse must sign the security instrument, Good Faith Estimate, Regulation Z disclosure and, in a refinance transaction, the Notice of Right to Cancel. A Power-of-Attorney must be approved by our legal counsel prior to closing. Please allow at least 3 days for review of the original Power-of-Attorney document by our legal counsel prior to closing. Vesting on the Security Instrument, Title Insurance Policy and Conveyance Deeds must be consistent. Any variations must be approved by Lender prior to loan closing.

YOU ARE NOT AUTHORIZED TO REQUEST LOAN FUNDS UNTIL ALL ESCROW CONDITIONS HAVE BEEN SATISFIED OR WAIVED WITH LENDER'S PRIOR KNOWLEDGE. WE WILL CONSIDER ANY REQUEST FOR LOAN FUNDS TO BE AN ASSURANCE BY CLOSING AGENT THAT ESCROW IS PREPARED TO CONCLUDE THIS TRANSACTION WITHIN 24 HOURS.

SETTLEMENT STATEMENT/ HUD-1

Itemize all debts and disbursements in accordance with RESPA settlement statement format requirements on a HUD-1 or HUD-1A form. Forward 1 certified copy of the Estimated Closing Statement when loan funds are requested and 2 certified copies of the Final Settlement Statement/ HUD-1 within 24 hours following disbursement of loan funds. Send the copies to the Lender at the address designated on page three.

TITLE INSURANCE

Should loan proceeds be disbursed, Lender will require an ALTA Title Policy issued at closing and containing the following Endorsements: 100, 116, 8.1 and 111.5, 103.5, 103.1. Title Policy liability must be in the amount of our loan with an effective date as of the date our security instrument is recorded. The named insured is New Century Mortgage Corporation and/or assigns. The Policy must be free from encumbrance except items: 1.3-7 of preliminary title report/commitment dated 05/12/2006. All general and special taxes due and payable must be paid prior to or through this transaction. Secondary Financing ☐ is approved in the amount of \$ NONE ☒ is NOT approved by Lender.

TABLE CLOSING: Contact Lender before 4:00 pm and request a Funding Authorization number before closing this transaction. The Funding Authorization number is your assurance that Lender has authorized disbursement of its loan funds. Return all signed loan documents to Lender within 24 hours following the closing date.

ESCROW CLOSING: Return original signed and certified copies of loan documents for Lender review prior to your request for loan funds. Loan documents must be received by Lender at least 24 hours prior to the scheduled funding date.

**ALL DOCUMENTS MUST BE IN OUR
OFFICE 48 HOURS PRIOR TO
DISBURSEMENT**

**OUR DOCUMENTS
MUST BE RECORDED WITHIN
24 HOURS OF DISBURSEMENT**

EXHIBIT A

LENDER:

Loan Number: 1008151947

Contact for Funds/Funding Authorization
 New Century Mortgage Corporation
 21600 Oxnard St, Ste 900
 Woodland Hills, CA 91367
 Attention: Jennifer Jackson

Account Manager:
 Account Executive:
 Broker:

Jennifer Jackson
 Arash Khairi
 Executive Financial Lending

Phone: 888-840-3863

Fee		Paid to	Paid by Borrower	Seller	Broker/ 3rd Party
* Discount Fee	2.000	New Century Mortgage	\$17,600.00	\$0.00	\$0.00
* Origination Fee	3.500	Executive Financial Lending	\$30,800.00	\$0.00	\$0.00
* Application Fee		Executive Financial Lending	\$500.00	\$0.00	\$0.00
* Administration Fee		Executive Financial Lending	\$500.00	\$0.00	\$0.00
Document Preparation Fee		New Century Mortgage	\$200.00	\$0.00	\$0.00
Flood Certification Fee		New Century Mortgage	\$11.20	\$0.00	\$0.00
Processing Fee		New Century Mortgage	\$350.00	\$0.00	\$0.00
Tax Service Fee		New Century Mortgage	\$78.00	\$0.00	\$0.00
Underwriting Fee		New Century Mortgage	\$300.00	\$0.00	\$0.00
* Processing Fee		Executive Financial Lending	\$500.00	\$0.00	\$0.00
* Settlement or Closing Fee		GATEWAY TITLE	\$750.00	\$0.00	\$0.00
* Messenger Fee		FINANCIAL TITLE	\$75.00	\$0.00	\$0.00
Total Lender fees withheld from loan proceeds \$ 18,539.20					
* AMOUNT ON THIS LINE NOT INCLUDED IN TOTALS					

SALES PRICE		LOAN AMOUNT	
0.00		880,000.00	
Less Interest @ 163.95			
From: 06/13/2006 To: 07/01/2006		2,951.10	
Less Lender Fees from Loan Proceeds		\$18,539.20	
Less Net Escrow/Impound Reserves		\$2,201.02	
Subtotal		\$856,308.68	
Gross Escrow/Impound		\$2,673.34	
Aggregate Adjustment		-472.32	
Estimated Check/Wire Amount Loan Proceeds		856,308.68	

Audrey M. Mcnamara Nevis
 AUDRY MCNAMARA NEVIS

Closing Agent/Officer

Jennifer Jackson

EXHIBIT A

Addendum to Escrow Instructions Outstanding Conditions

Borrower:
AUDRY MCNAMARA NEVIS
16 CREEKSIDE DRIVE, San Rafael, CA 94903-

Loan Number:
1008151947

YOU ARE NOT AUTHORIZED TO REQUEST LOAN FUNDS UNTIL ALL LOAN CONDITIONS HAVE BEEN SATISFIED OR WAIVED WITH LENDER'S PRIOR KNOWLEDGE. WE WILL CONSIDER ANY REQUEST FOR LOAN FUNDS TO BE AN ASSURANCE BY CLOSING AGENT THAT ESCROW IS PREPARED TO CONCLUDE THIS TRANSACTION WITHIN 24 HOURS. FOLLOWING IS A LIST OF THOSE CONDITIONS THAT ARE STILL OUTSTANDING.

TYPE	DESCRIPTION OF CONDITION
Prior to Close	*****
1003	Complete 1003
1003	Broker GFE/TIL & 1003 (Final) w/all sections completed, dated/signed
Income	Award letter for Social Security / pension income - Borrower
Title	Spouse must sign: Mortgage, All Riders, TIL and Right to Cancel
Title	Internal Review (Doc)
Title	Prelim Title report / Title commitment, 12m COT, Survey/Plat Map
Credit	Demands on all mortgages with No More Than: 1X30,
Credit	Updated VOM with proof of payment rated through close. Max 1x30
Credit	Proof of 2 Months PITI reserves, sourced and seasoned 60 days, must be liquid.
Appraisal	Hazard Insurance Coverage equal to the replacement cost or guaranteed replacement cost. Deductible not to exceed \$1,000. 12 months paid coverage required on Purchases and 3 months coverage on Refinances. Lender Loss Payable to read: New Century Mortgage Corporation It's Successors and/or Assigns P.O. Box 11052, Orange, CA 92856-8152
Appraisal	Appraisal Review including conditions
Appraisal	Original, Signed copy of Appraisal required.
Appraisal	2nd Appraisal with interior inspection. Required for Review: Loan Amount Greater than \$850,000.

Audry McNamara Nevis
AUDRY MCNAMARA NEVIS

Guhan S. Sathyan
Closing Agent/Officer

EXHIBIT A

ADDENDUM TO ESCROW INSTRUCTIONS DEBTS AND DISBURSEMENTS

NEVIS

Loan Number: 1008151947

16 CREEKSIDE DRIVE, San Rafael, CA 94903-

Creditor	Pay-off Amount	Balance
WASHMUTBK	\$745,768.00	\$745,768.00
CBUSASEARS	\$10,467.00	\$10,467.00
TOYOTA MTR	\$10,097.00	\$10,097.00
CHASE	\$6,349.00	\$6,349.00
CBUSA	\$4,588.00	\$4,588.00

Total Payoff Amount is \$777,269.00

PAYOFFS SHOWN MUST BE PAID WITH SETTLEMENT PROCEEDS. ANY CHANGES TO PAYOFFS MUST BE APPROVED IN WRITING BY THE LENDER. REFER TO CREDITOR DEMAND(S) FOR PAYOFF AMOUNT(S) OF SECURED CREDIT.

Audrey McNamara Nevis
AUDRY MCNAMARA NEVIS

Closing Agent/Officer

Guilherme Sacka

EXHIBIT A

LENDERS INSTRUCTIONS TO CLOSING AGENT
ADDENDUM